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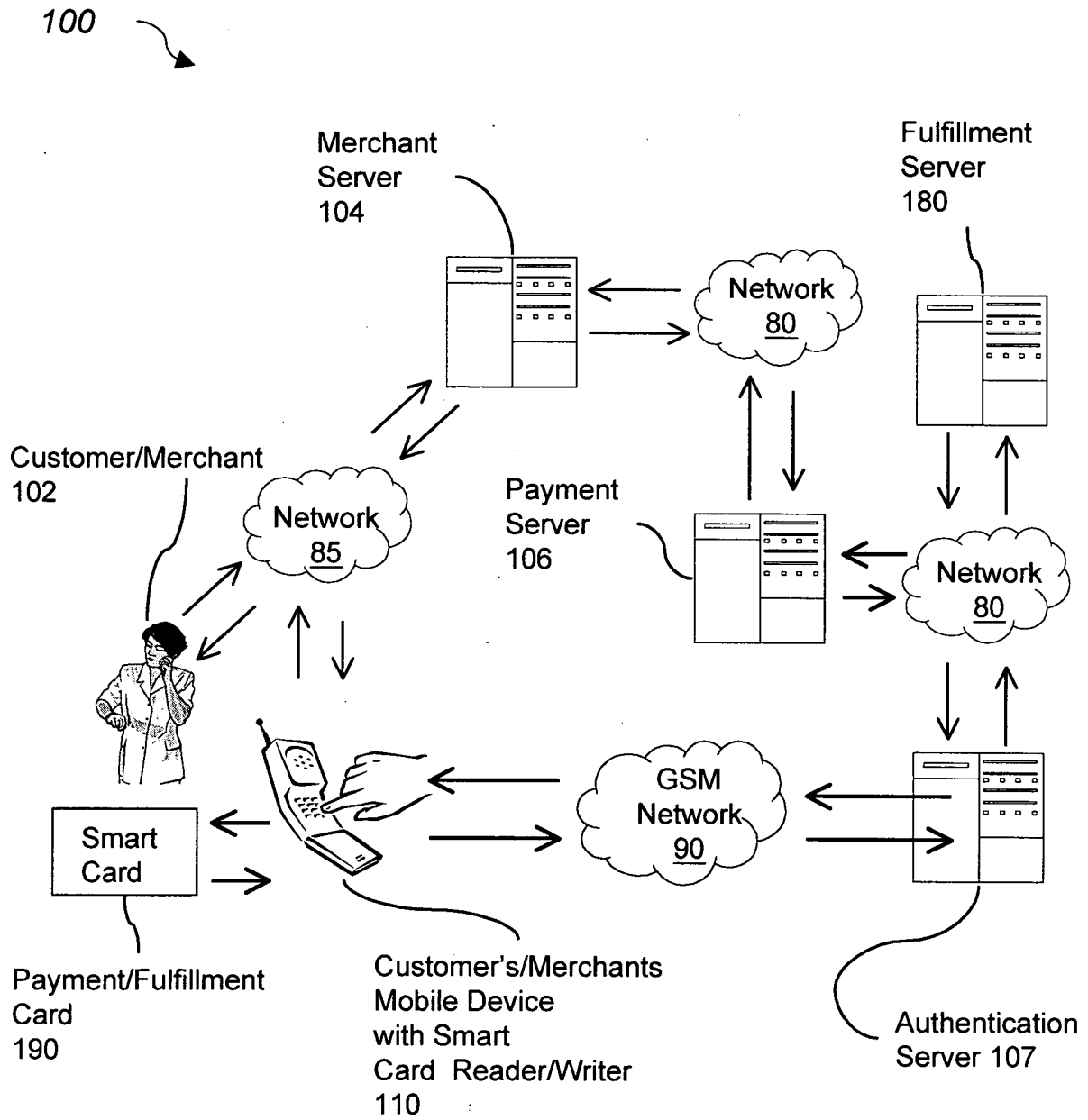


FIG. 1

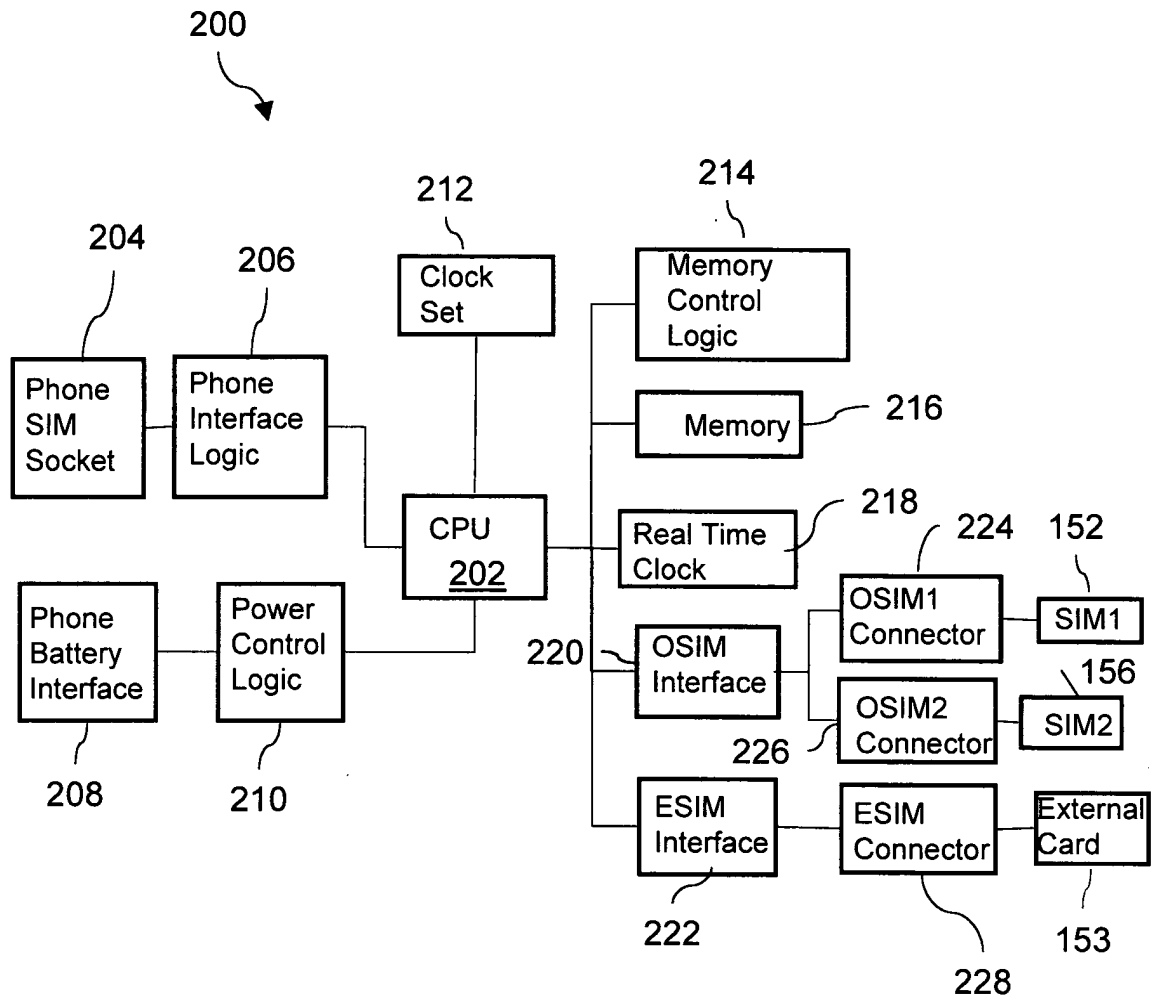


FIG. 2
(Prior Art)

300

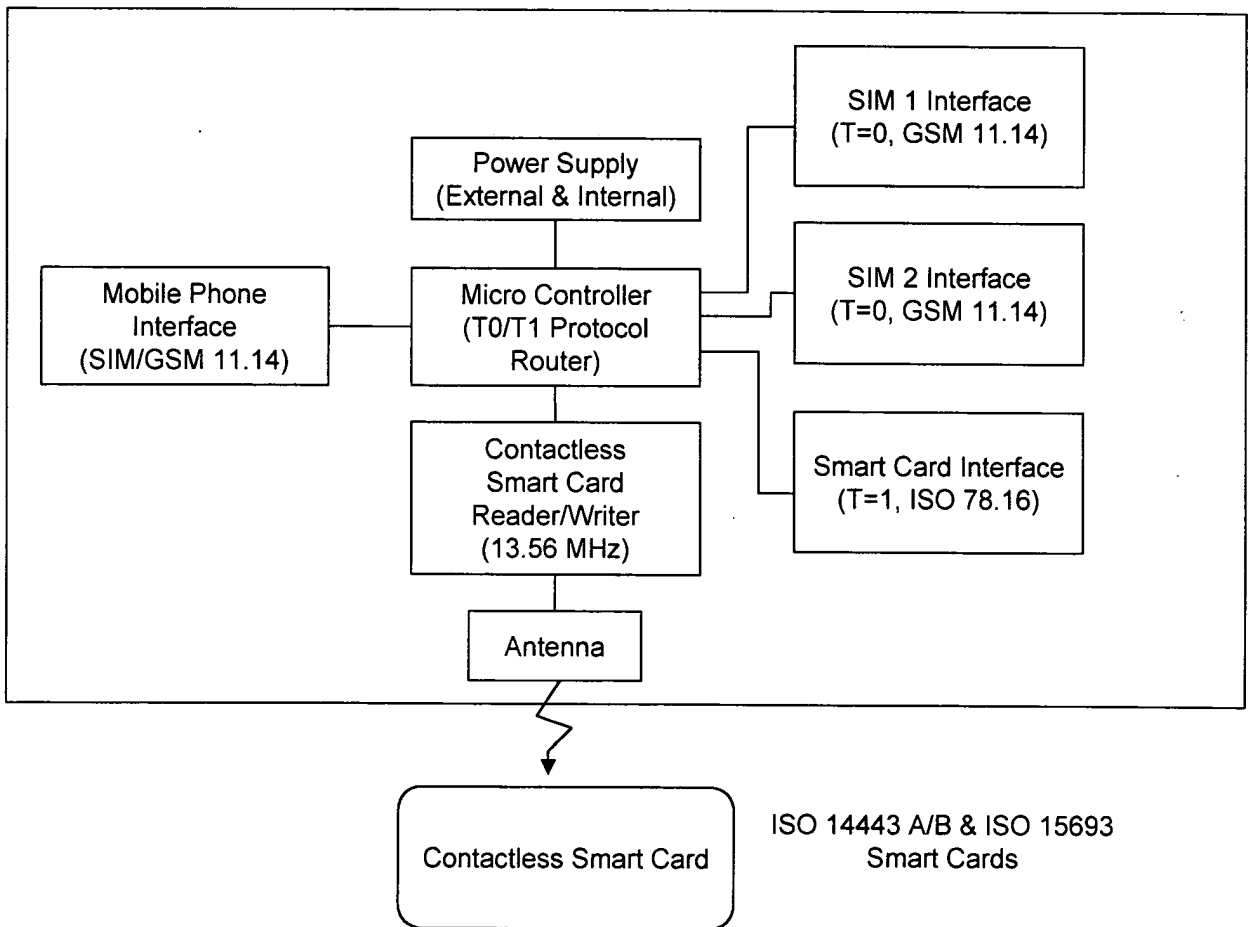


FIG. 3



+

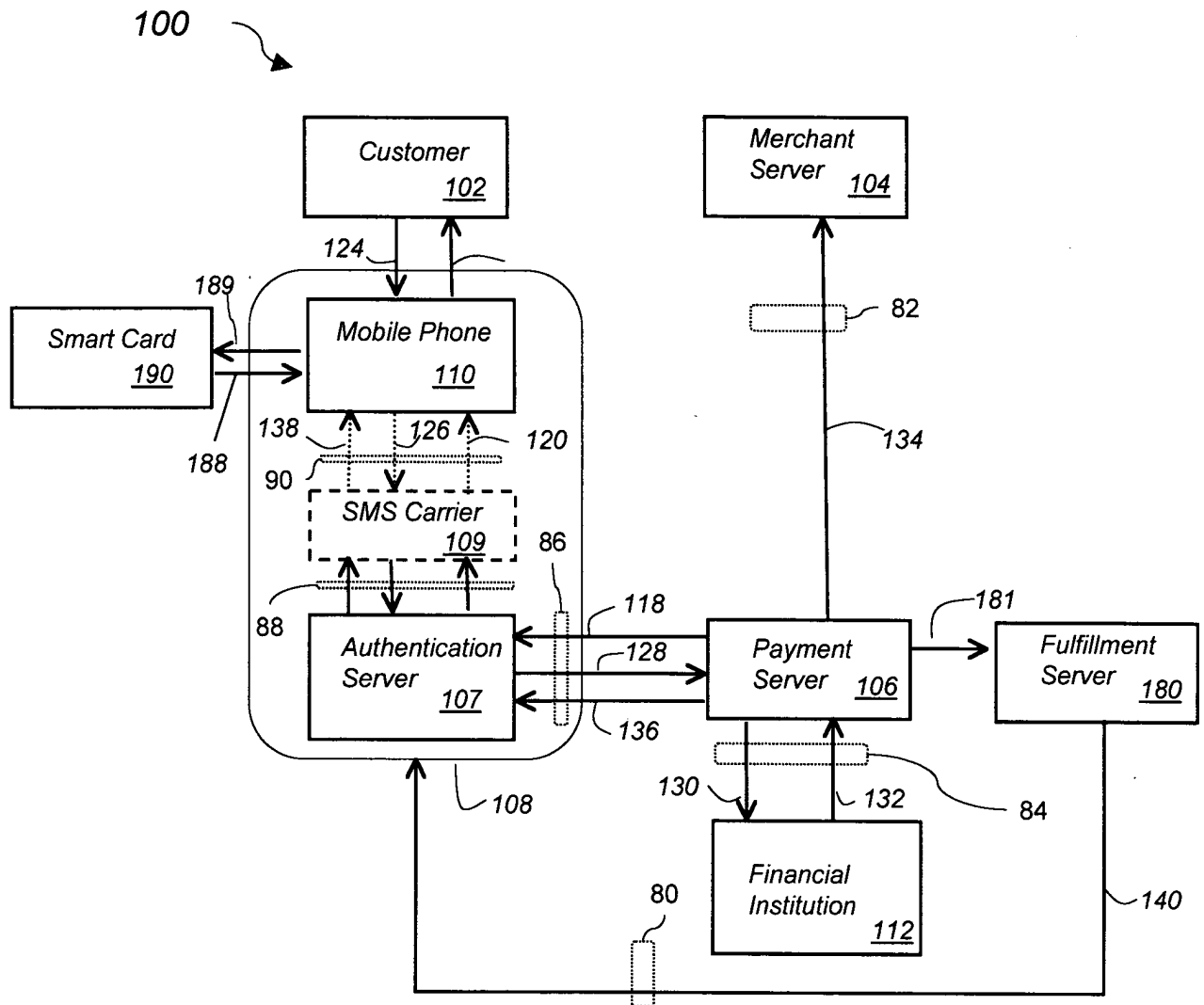


FIG. 4A

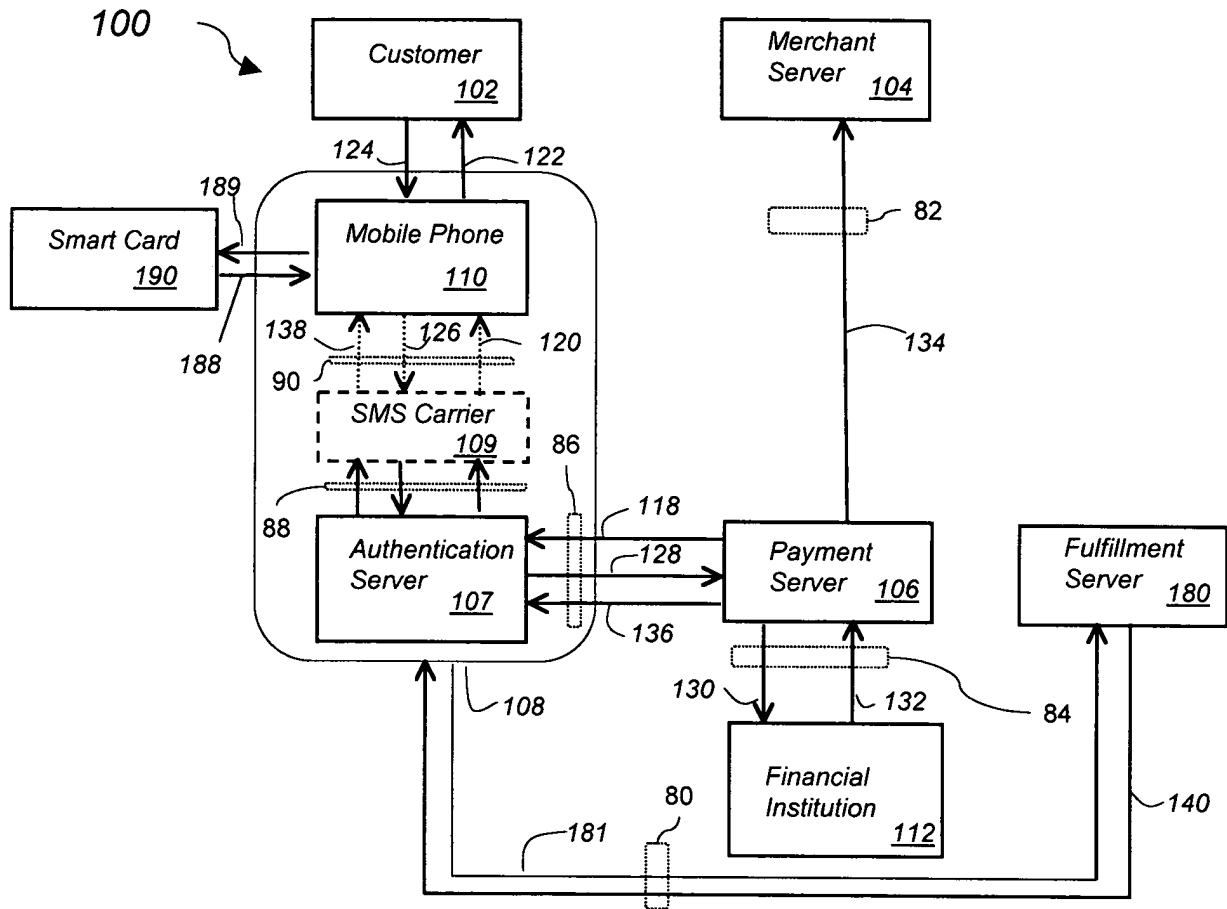


FIG. 4B

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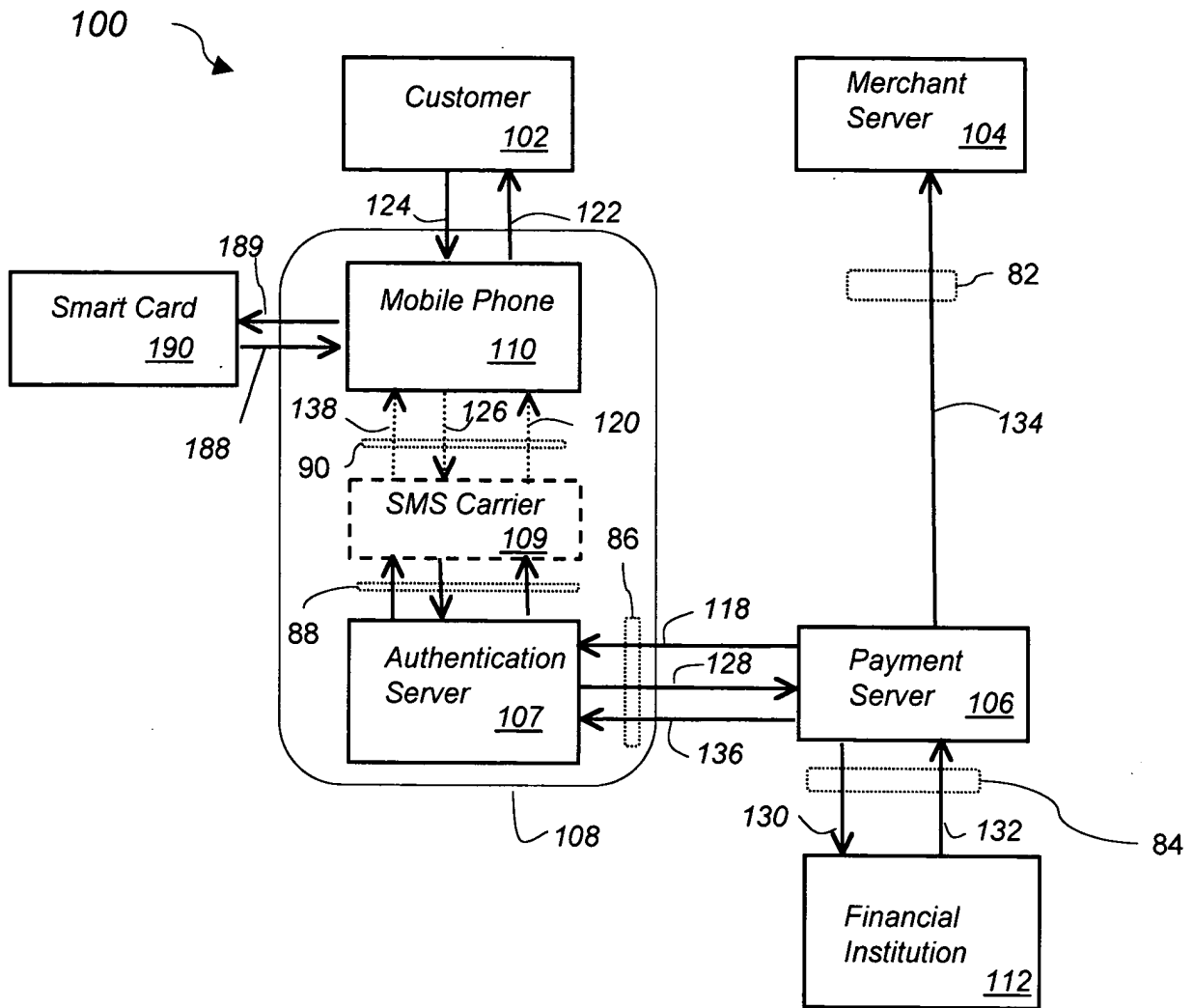


FIG. 4C

500

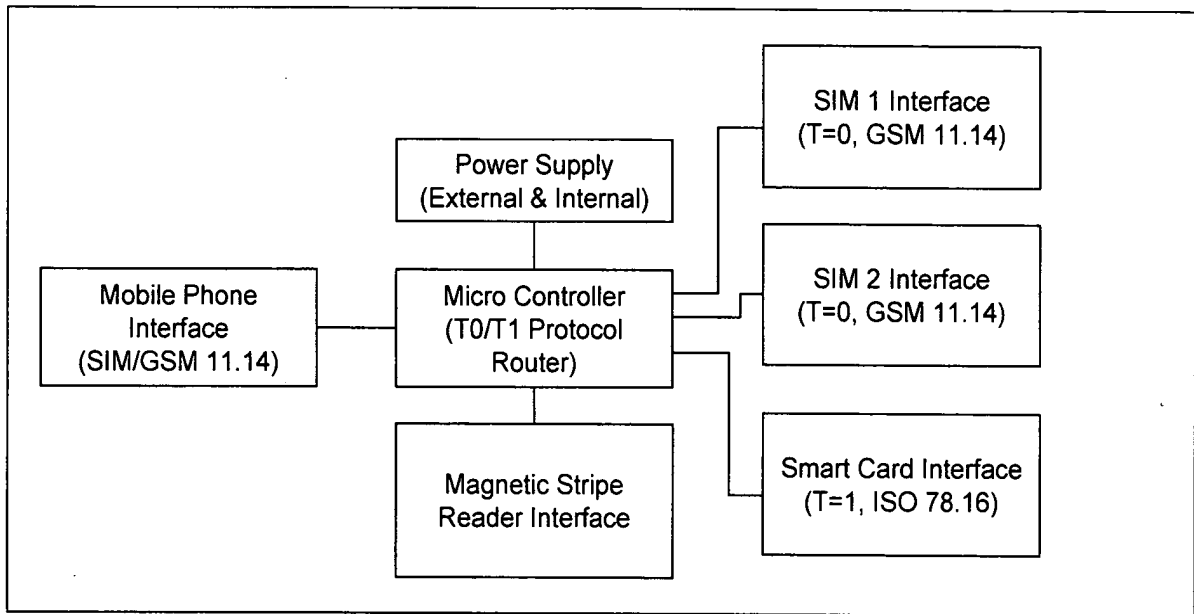


FIG. 5

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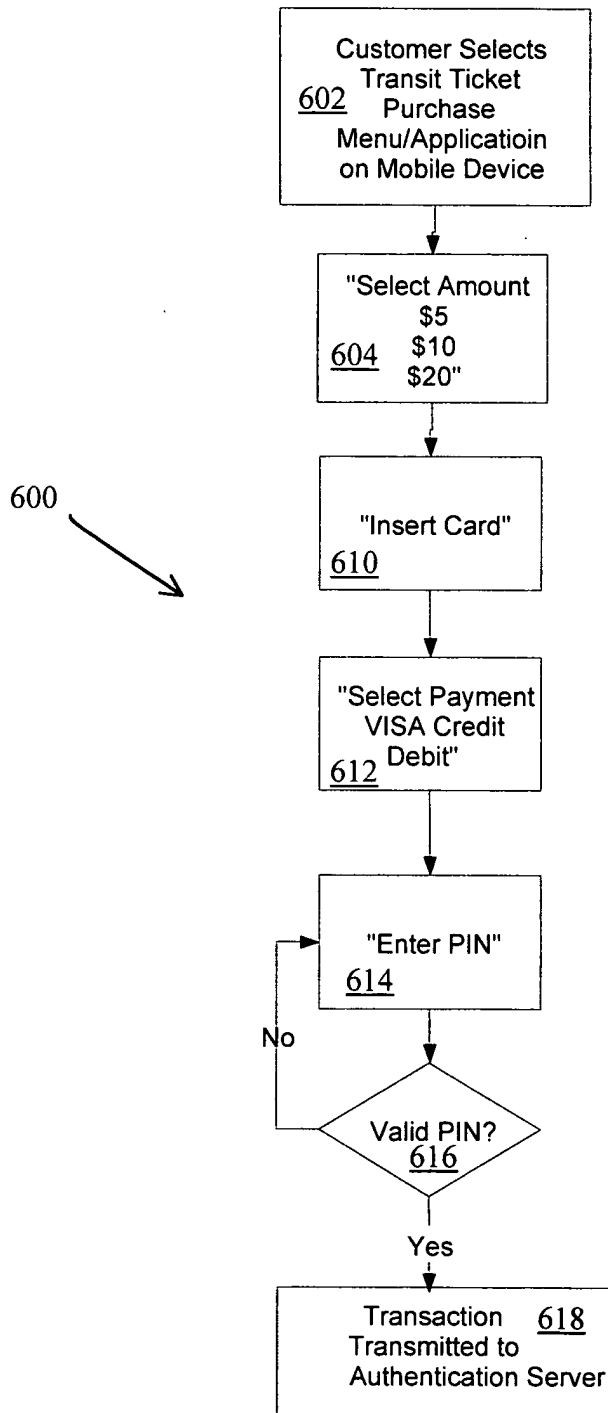
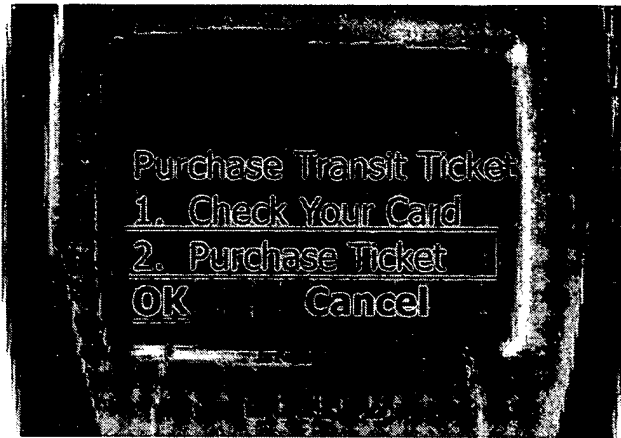


FIG. 6

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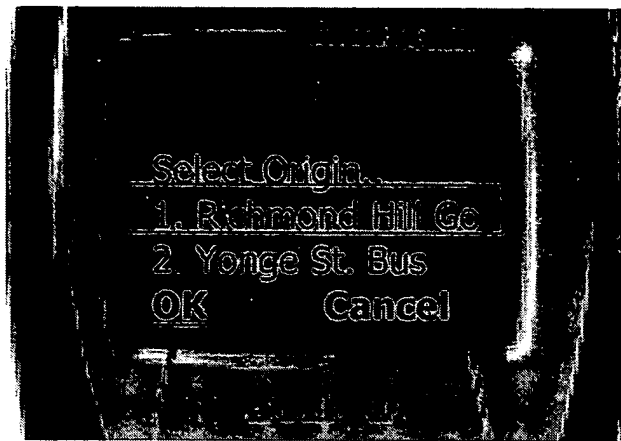
602

Customer chooses the Purchase Ticket option from the Phone's GO Transit Menu.

FIG. 6A

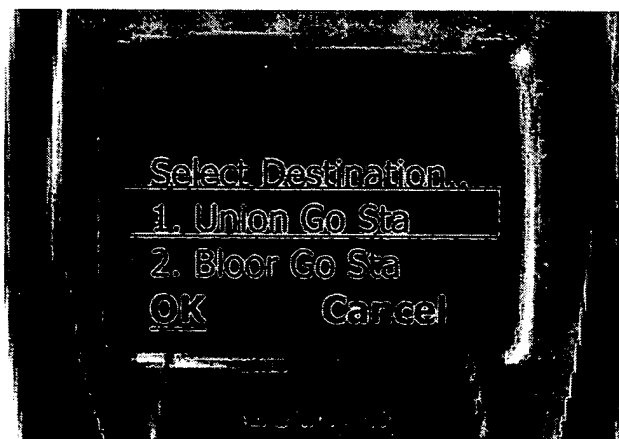


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Customer Selects Origin...

FIG. 6B

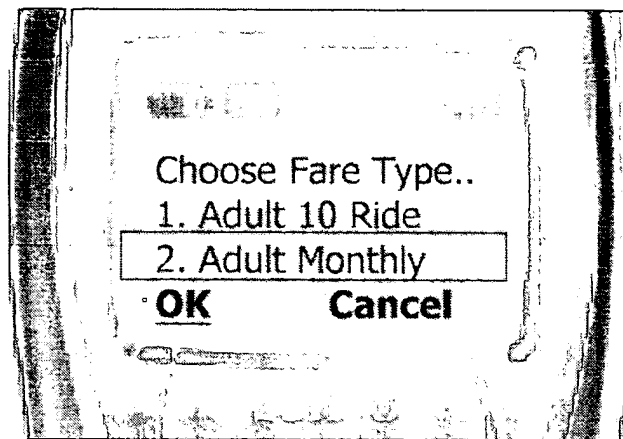


Customer Selects Destination...

FIG. 6C



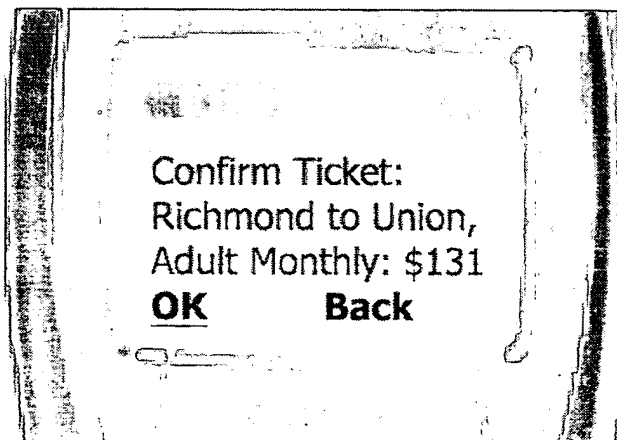
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607

Customer chooses fare type...

FIG. 6D

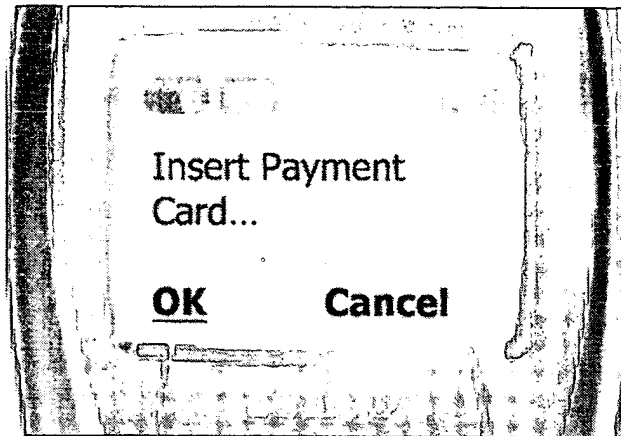


608

Fare is calculated and customer confirms ticket purchase

FIG. 6E

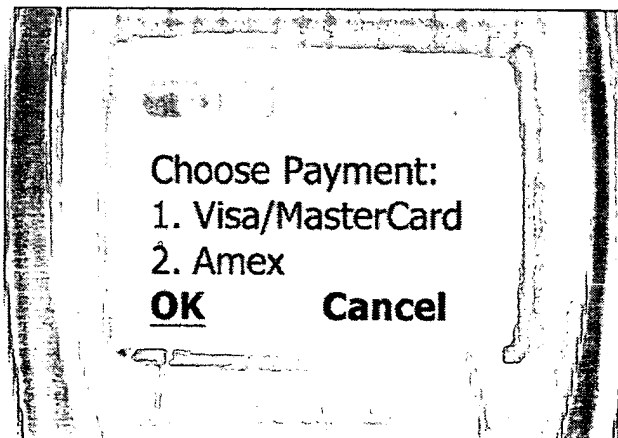
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610

Customer Initiates Payment
and Inserts Payment Card

FIG. 6F

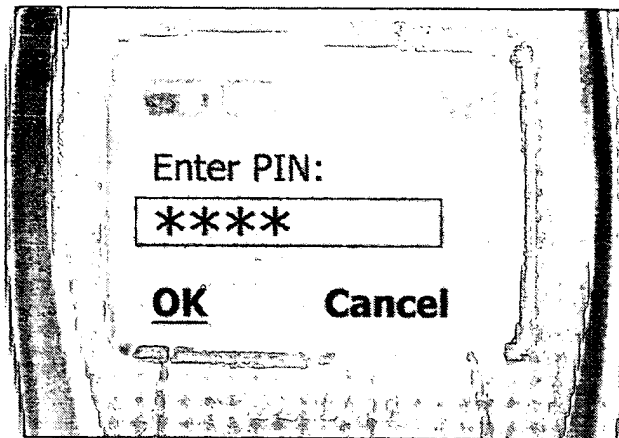


612

Customer Selects Payment
Instrument on Card

FIG. 6G

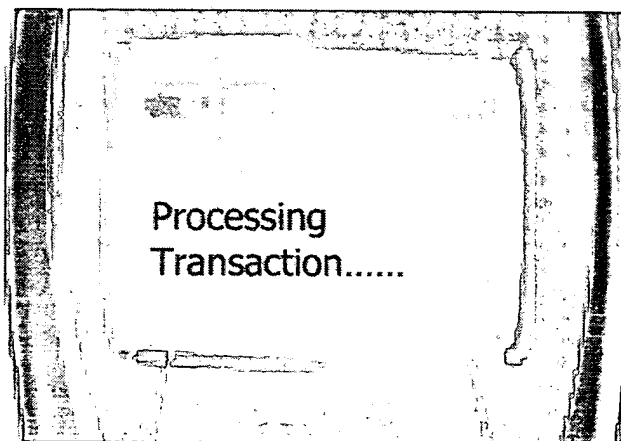
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Customer Authenticates
transaction with Personal
Identification Number (PIN)

FIG. 6H



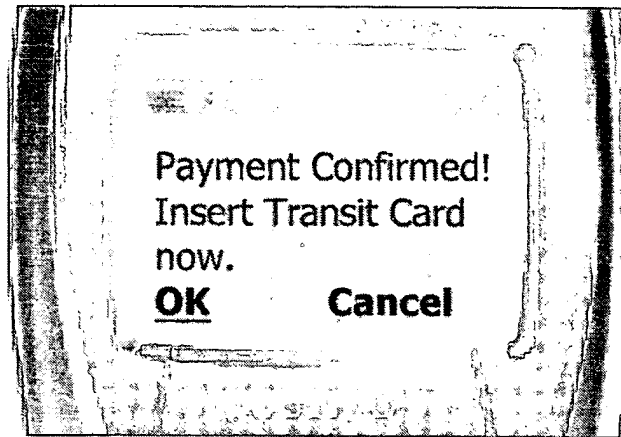
618

Transaction Transmitted to
Authentication Server and then
processed by Merchant, Financial
Institution and Fulfillment Server

FIG. 6I



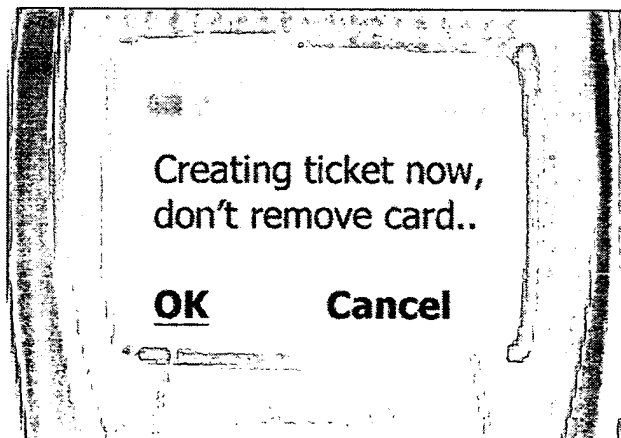
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Customer presents transit card to the mobile phone

FIG. 6J



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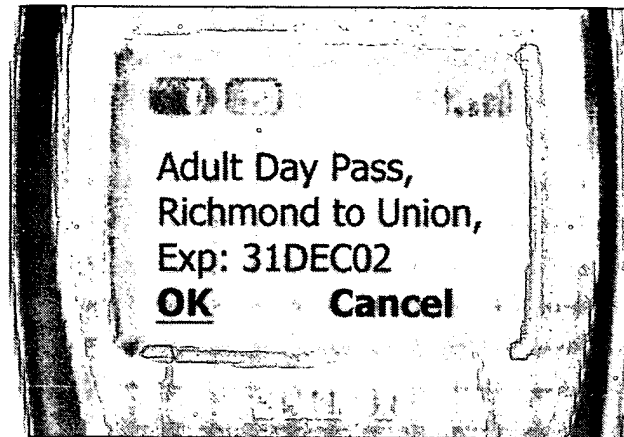
Digital Goods are fulfilled to the Transit Card

FIG. 6K





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Digital Goods fulfillment is completed

FIG. 6L

